Certificate Number: 05781-PAE-DE-036393434

Bankruptcy Case Number: 19-10072



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 12, 2022, at 3:29 o'clock PM PST, Teresa Johnson completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 12, 2022 By: /s/Allison M Geving

Name: Allison M Geving

Title: President